

# EXHIBIT 18



DATE : December 28, 2000  
COMPANY : Interbank Overseas Ltd  
CITY AND COUNTRY : Nassau, Bahamas  
ATTENTION OF : Raul Inigo / Yamileth Soo  
FAX NUMBER : 00507 223 3333  
FROM : Investor Relations Group / Maria João Fernandez  
RE : Subscription  
CLIENT NUMBER : **Redacted** - 9545  
PAGES FOLLOWING : 2

MESSAGE

**Fairfield Sentry LIMItEd**  
British Virgin Islands

**CORRECTION**

Dear Sirs,

With reference to your fax dated December 26, 2000, we would like to confirm the following subscription in Fairfield Sentry Limited:

Name of subscriber : Interbank Overseas Ltd  
Date of receipt of application : December 26, 2000  
Subscription amount : USD 1,000,000.00  
Dealing date : January 1, 2001  
Class of shares : A

Please be advised that the amount should be received at least on the last business day of the month (December 29, 2000). The payment should be made by wire transfer to:

HSBC Bank USA  
452 Fifth Avenue, New York, N.Y. 10018, Swift: MRMDUS33  
ABA: 021 001 088

For the account of : Citco Bank Nederland N.V. Amsterdam; Swift: CITCNL2A  
Account number : **Redacted** 4212  
For further credit to : Fairfield Sentry Limited  
Account number : **Redacted** 3.797  
Reference : Interbank Overseas Ltd

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**Fairfield Sentry Limited**  
**C/o Citco Fund Services (Europe) B.V.**  
World Trade Center Amsterdam  
Tower B 17th floor  
Strawinskylaan 1725  
P.O. Box 7241  
1007 JE Amsterdam  
The Netherlands

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Phone : (31-20) - 5722 100  
Fax : (31-20) - 5722 476

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Registered Office  
Citco Building  
Wickhams Cay  
PO Box 662  
Road Town, Tortola  
British Virgin Islands



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Furthermore, in order to proceed with this subscription, we kindly ask you to supply us with the following documents regarding Interbank Overseas Ltd:

- Certificate of Incorporation
- List of authorised signatures
- full bank details for US Dollars, including correspondent bank in the USA and account number (see attached form) .

Upon receipt of this documents/information we will execute the subscription.

Yours faithfully,  
For and on behalf of  
Fairfield Sentry Limited

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Citco Fund Services (Europe) B.V.  
Administrator